

FIG. 1

PRIOR ART  
SET 3-PARTY PROTOCOL

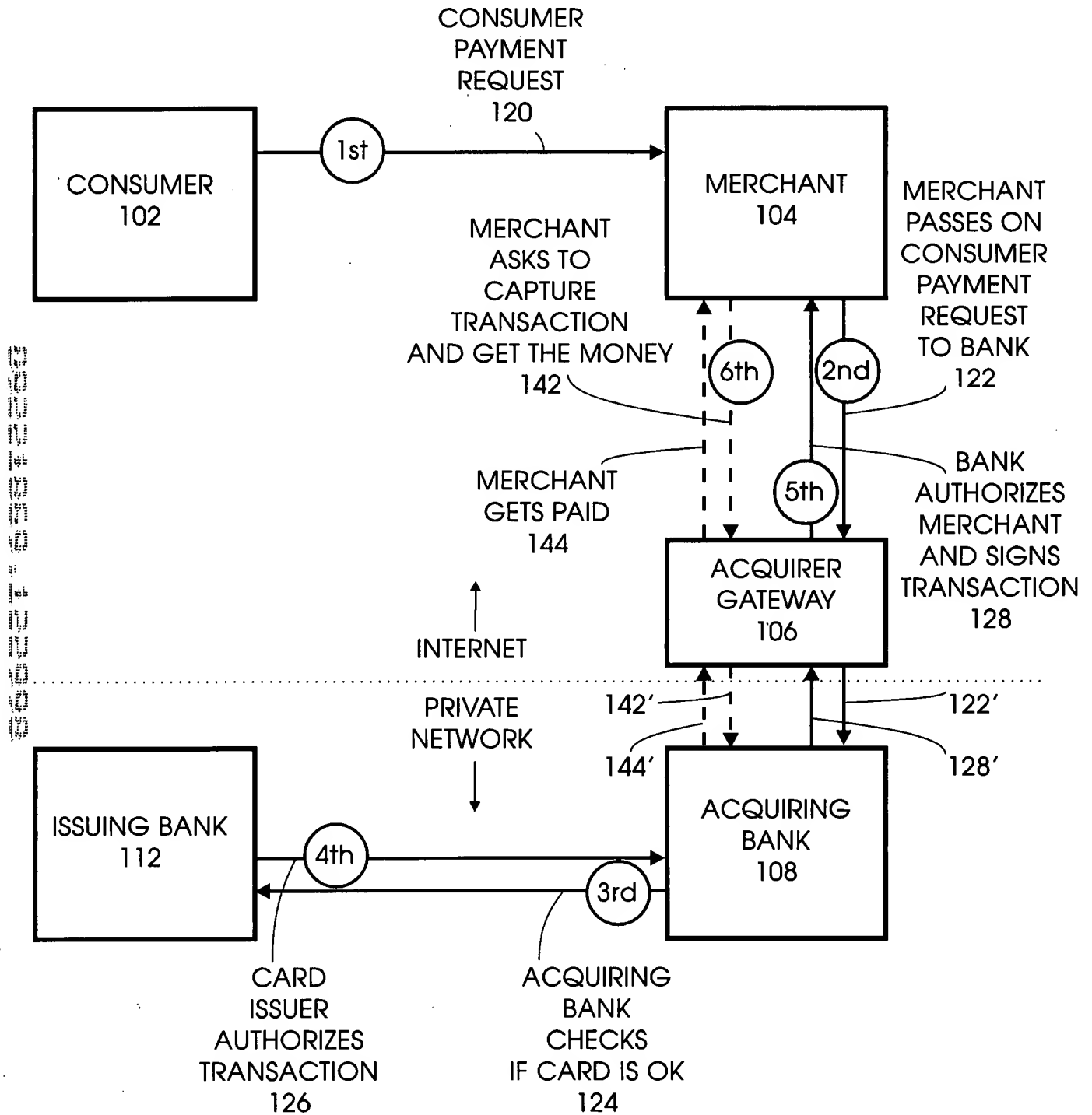


FIG. 2A

4-PARTY PROTOCOL

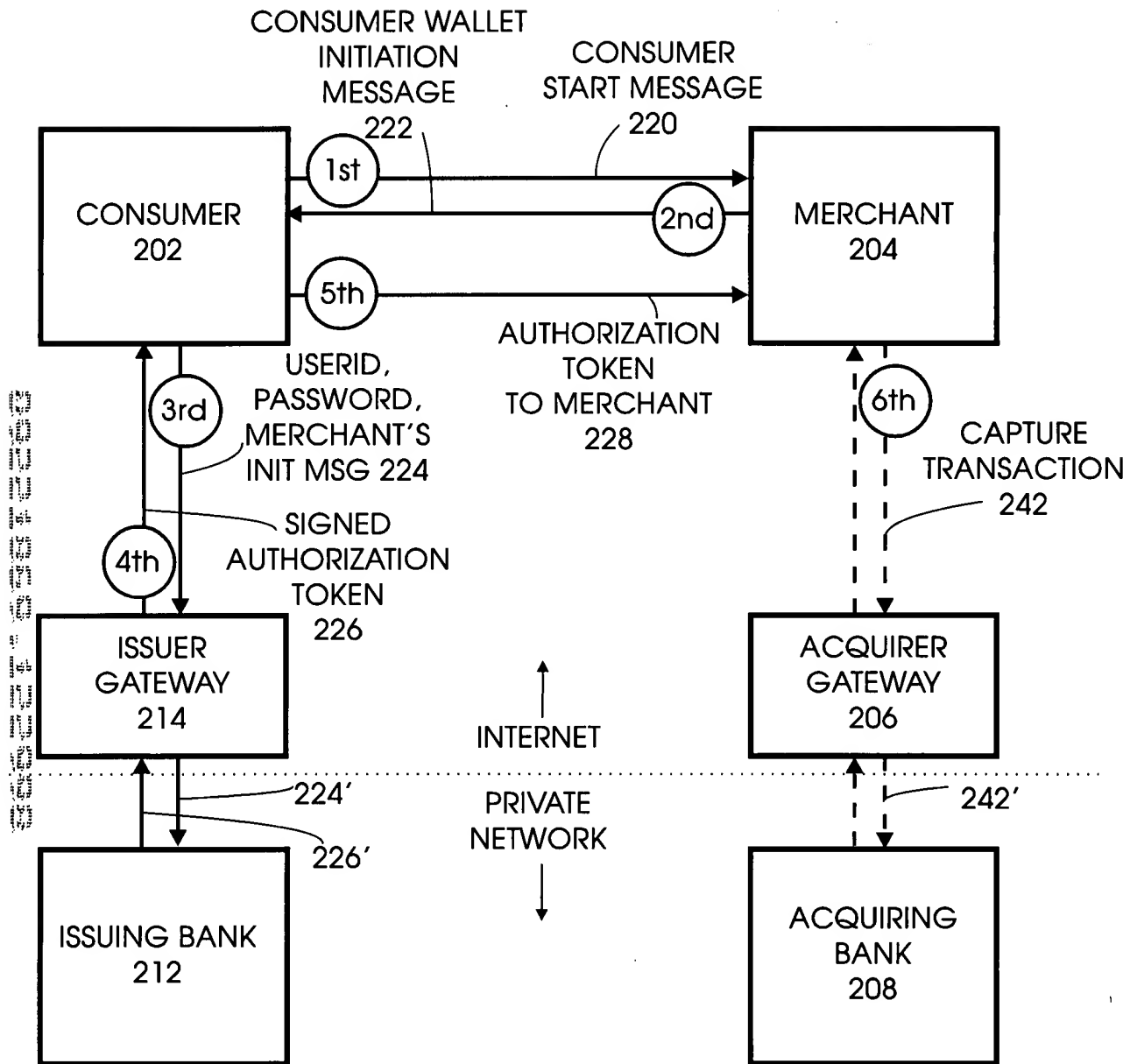
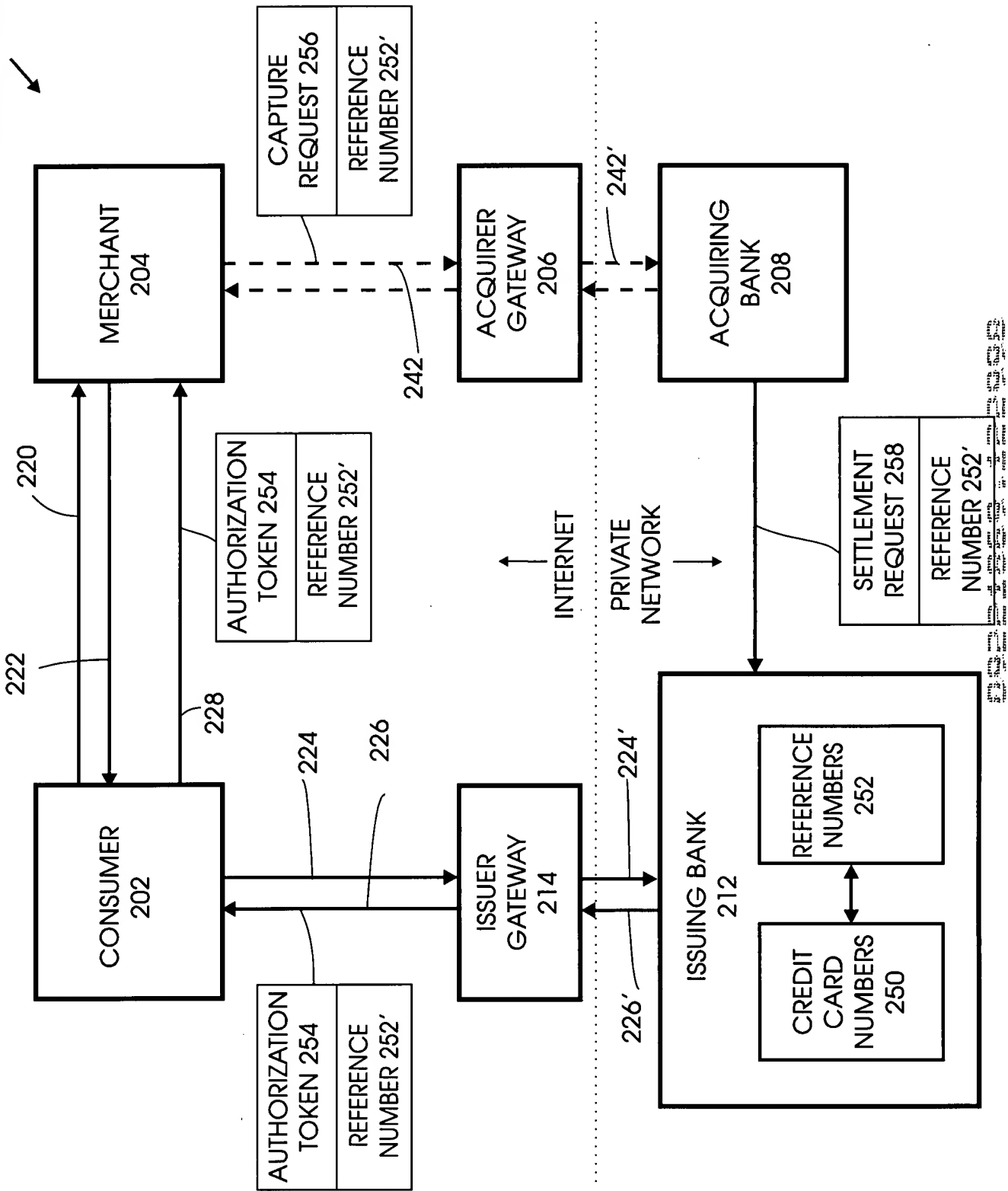
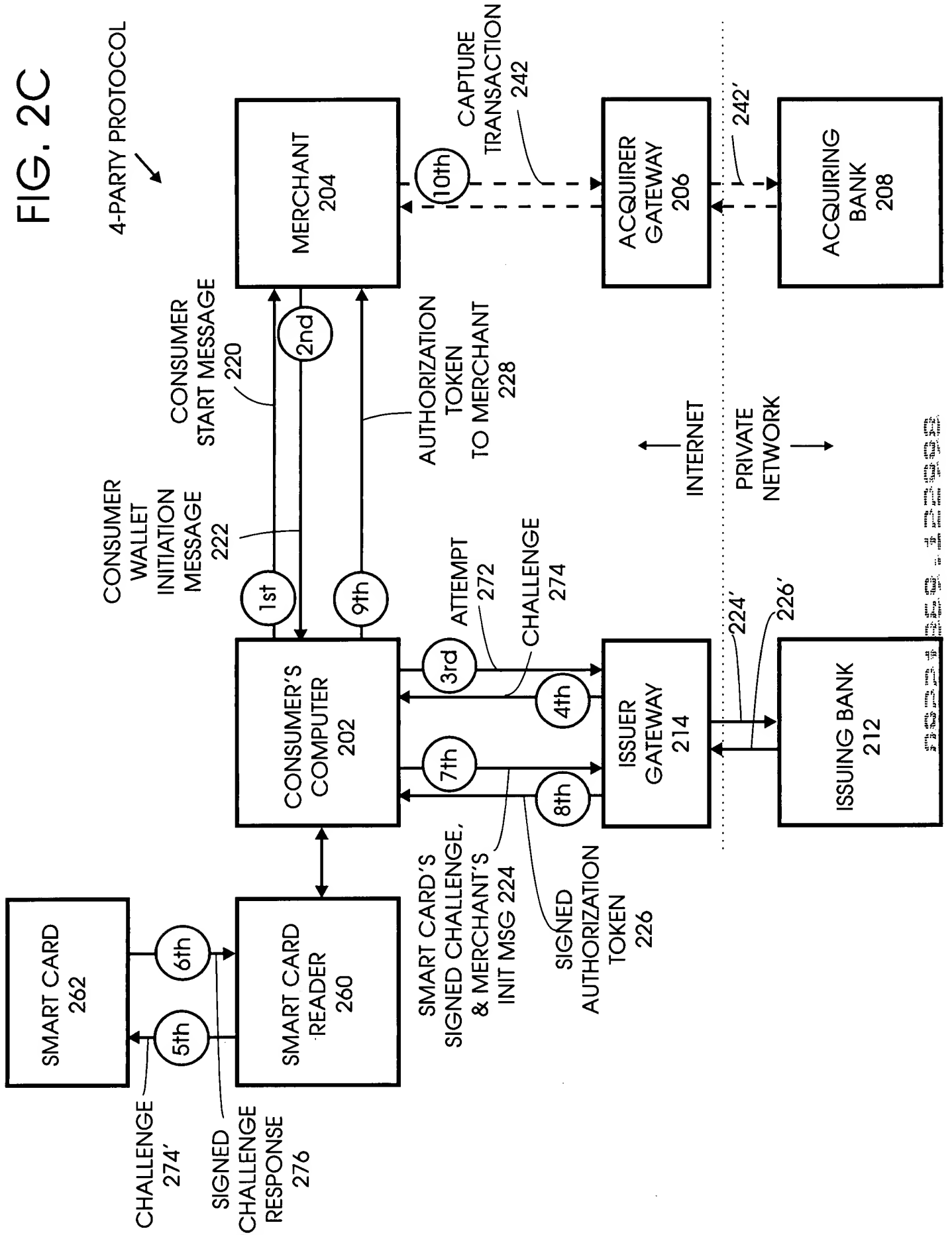


FIG. 2B

4-PARTY PROTOCOL



# FIG. 2C



# FIG. 3

## 4-PARTY CREDIT/DEBIT PROTOCOL

300

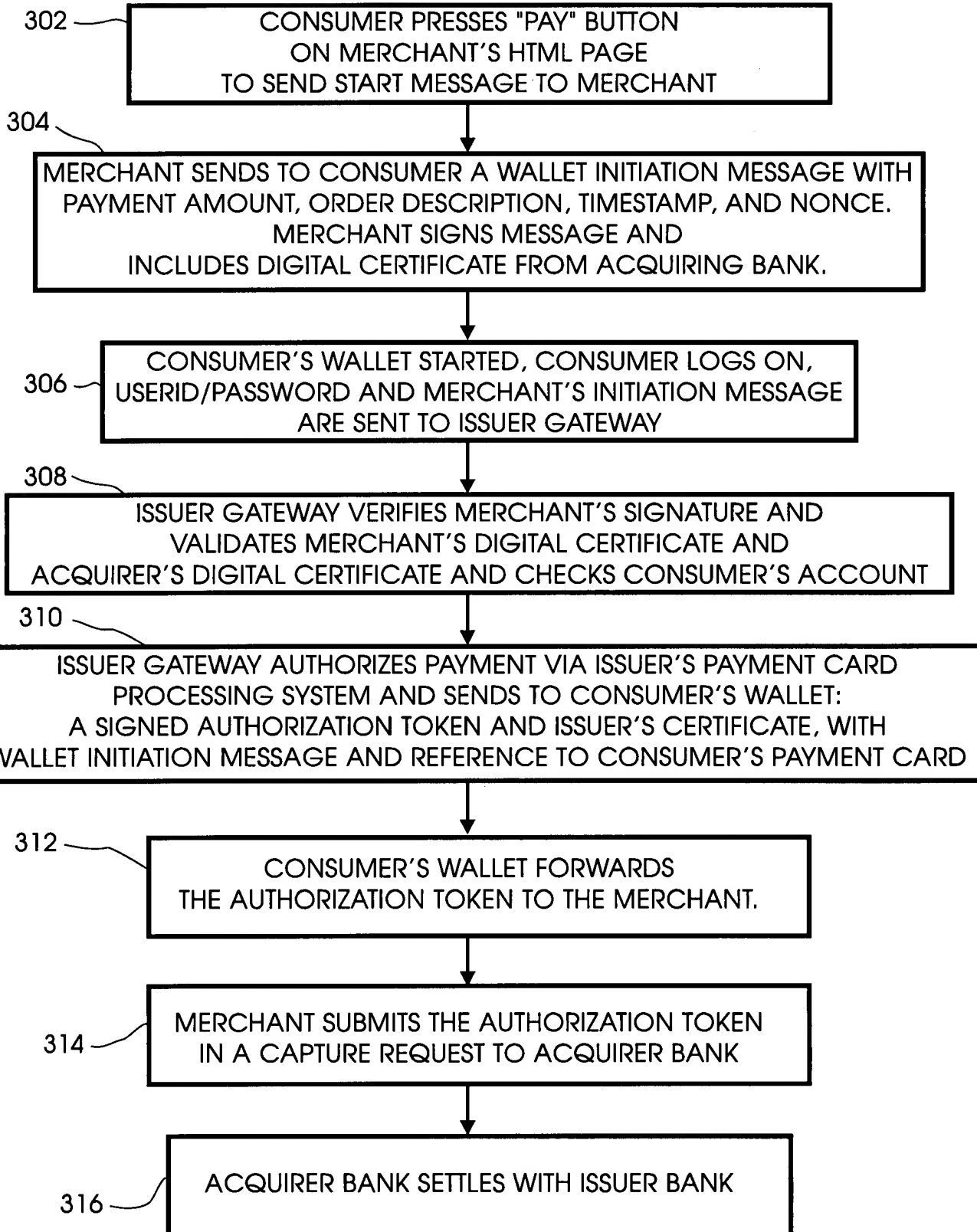


FIG. 4

4-PARTY PROTOCOL  
VARIATION

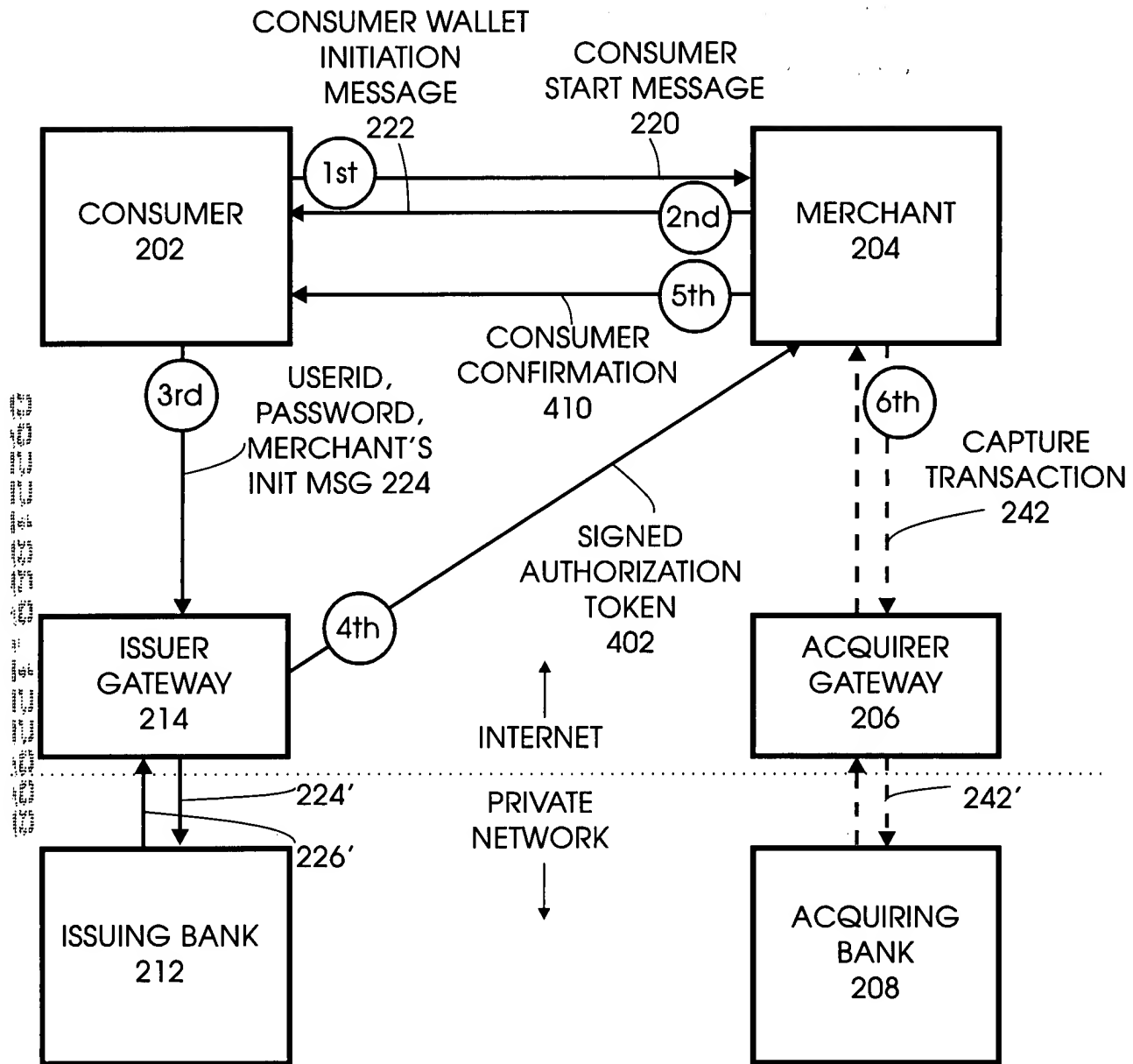


FIG. 5

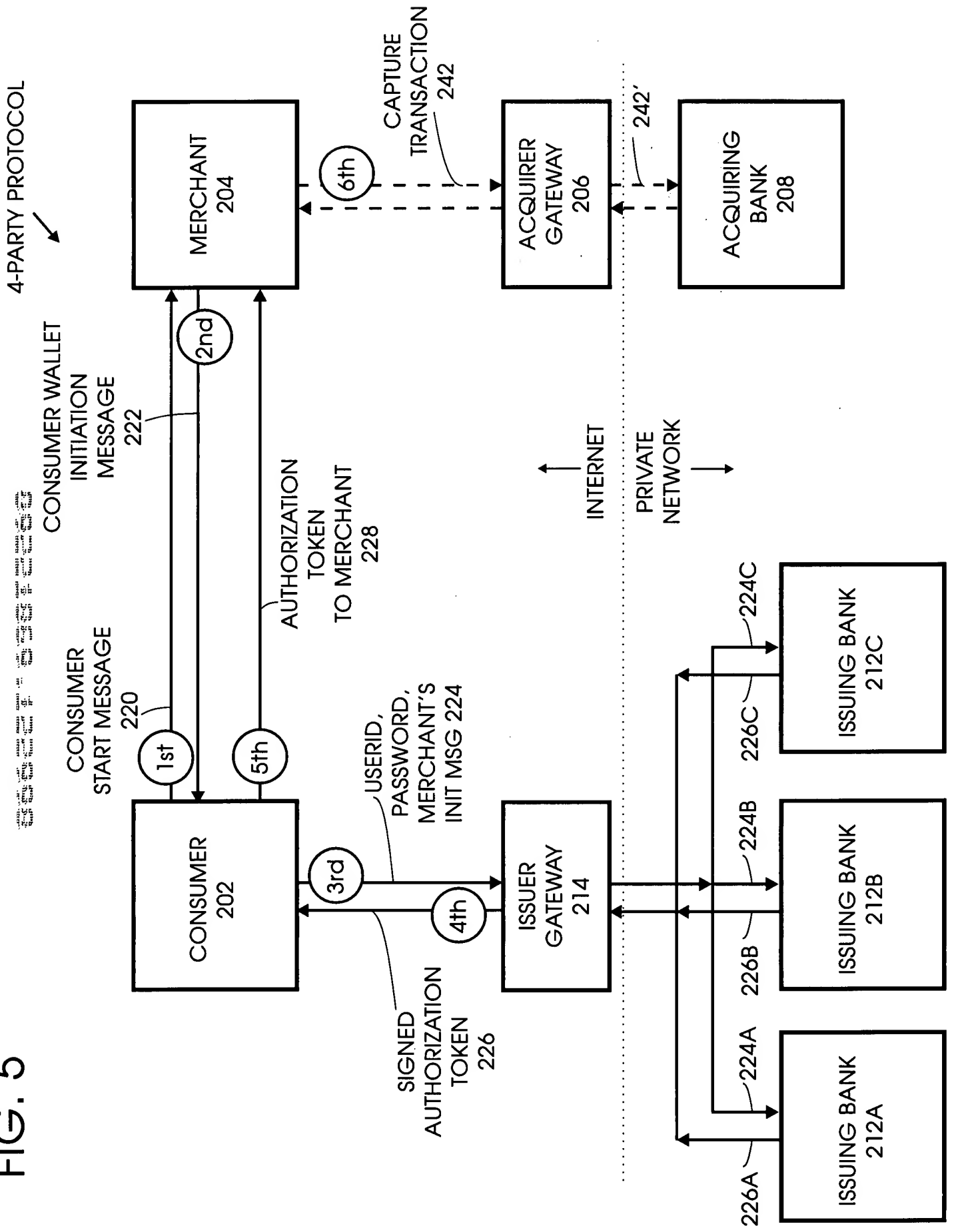
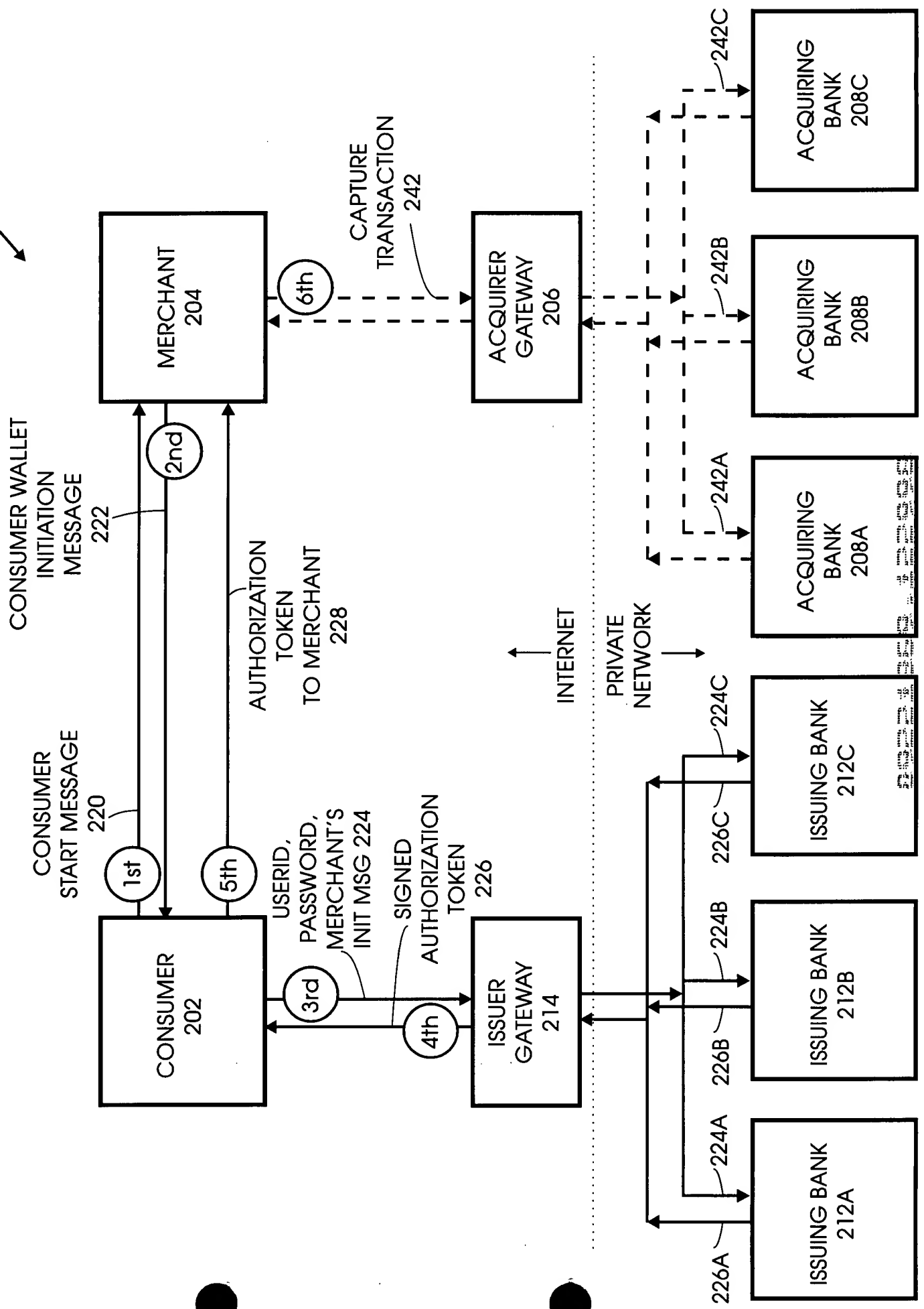


FIG. 6

4-PARTY PROTOCOL

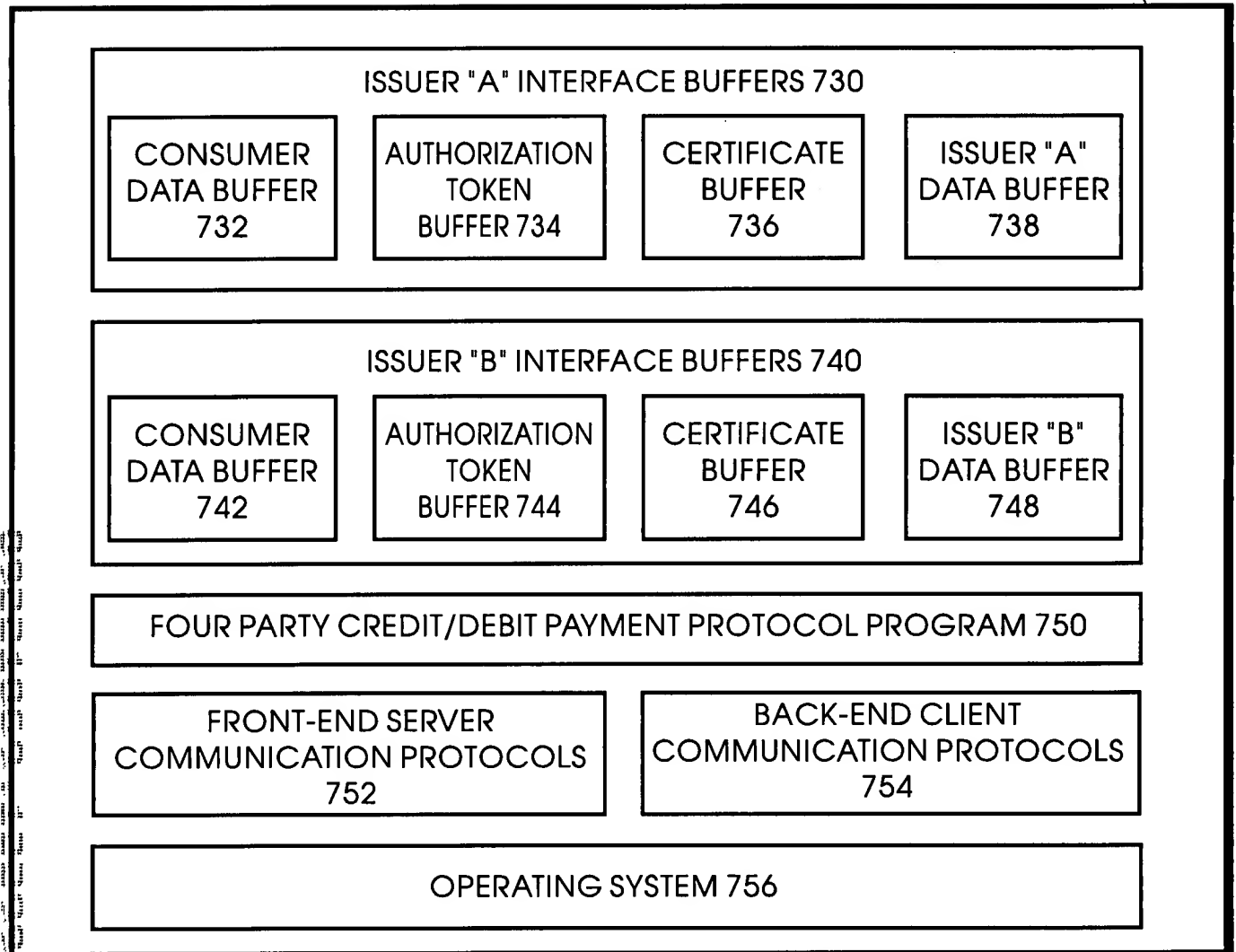




# FIG. 7

ISSUER GATEWAY PROCESSOR 700

MEMORY 702



BUS 704

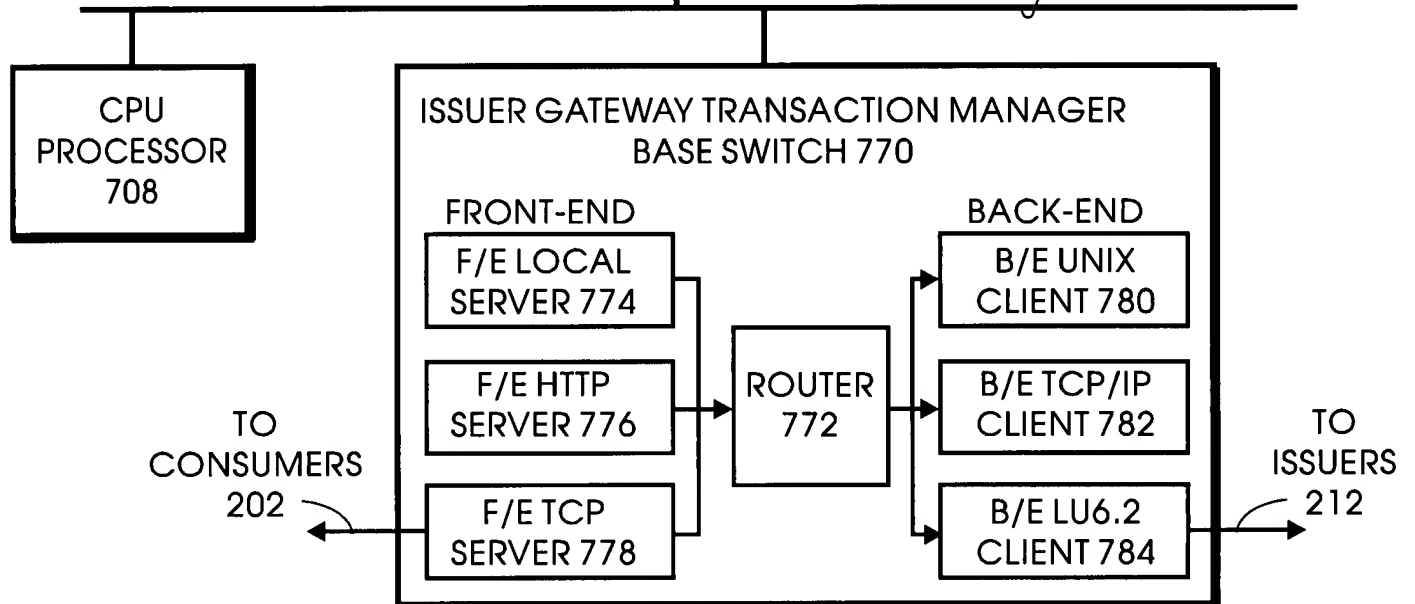


FIG. 8

ISSUER GATEWAY PROCESS  
800

